

Debtor 1 JEFFREY L. SPIKERDebtor 2
(Spouse, if filing) CRISTI L. SPIKERUnited States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 12-24840GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: JPMORGAN CHASE BANK NACourt claim no. (if known):
20Last 4 digits of any number you use to identify the debtor's account 0 7 8 0Property Address: 315 NICHOLAS DRIVE
UNIONTOWN PA 15401**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>6,862.91</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,862.91</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,862.91</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,221.28

The next postpetition payment is due on

11 / 1 / 2017
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 JEFFREY L. SPIKER
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 11/13/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JEFFREY L. SPIKER**
Name

Case number (if known) **12-24840GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE ARR. (Part 2 (b))				
11/21/2016	1021037	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	619.79
12/21/2016	1024336	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	619.79
01/27/2017	1027798	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,901.40
02/24/2017	1031216	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	991.45
03/28/2017	1034651	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	556.41
04/21/2017	1037947	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	690.62
05/25/2017	1041227	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,483.45
				<u>8,662.91</u>

MORTGAGE REGULAR PAYMENT (Part 3)

04/24/2013	0841830	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	6,085.28
08/27/2013	0858481	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,164.36
09/26/2013	0862610	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,061.59
10/25/2013	0866719	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	725.23
11/22/2013	0870783	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	639.01
12/23/2013	0874815	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,272.13
01/28/2014	0878902	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,900.52
02/25/2014	0882973	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,262.28
03/25/2014	0887029	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,266.57
04/25/2014	0891144	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,278.96
05/28/2014	0895256	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,289.92
06/25/2014	0899290	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,299.60
07/24/2014	0903409	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,308.12
08/26/2014	0907471	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	51.83
10/29/2014	0915621	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,326.42
11/24/2014	0919732	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,368.31
12/22/2014	0924338	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,368.40
01/27/2015	0928385	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,107.73
02/24/2015	0932462	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,364.44
03/26/2015	0936529	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,362.80
04/24/2015	0940637	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,361.36
05/26/2015	0944809	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,360.13
06/23/2015	0948767	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,576.55
07/28/2015	0952831	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,371.77
08/26/2015	0956874	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,554.24
09/28/2015	0960783	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,553.54
10/26/2015	0964736	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	950.44
11/24/2015	0968886	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,559.05
12/22/2015	0972897	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,558.71
01/26/2016	0976947	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,337.76
02/24/2016	0980886	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,558.56
03/28/2016	0984929	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,558.70
04/22/2016	0989135	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,562.06
05/24/2016	0993091	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,565.60
06/27/2016	1001856	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,565.96
07/26/2016	1005826	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,201.95
08/26/2016	1009820	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,175.02
09/27/2016	1013842	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,175.02
10/26/2016	1017719	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,175.02
11/21/2016	1021037	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,175.02
12/21/2016	1024336	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,175.02
01/27/2017	1027798	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,175.02
02/24/2017	1031216	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,175.02
03/28/2017	1034651	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,360.06
04/21/2017	1037947	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,221.28
05/25/2017	1041227	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,221.28
06/27/2017	1044594	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,221.28
07/25/2017	1047910	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,221.28
08/25/2017	1051240	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,221.28
09/26/2017	1054564	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,221.28
				<u>72,612.76</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JEFFREY L. SPIKER
CRISTI L. SPIKER
315 NICHOLAS DRIVE
UNIONTOWN, PA 15401

DANIEL R WHITE ESQ
ZEBLEY MEHALOV & WHITE PC
POB 2123*
UNIONTOWN, PA 15401

JPMORGAN CHASE BANK NA
3415 VISION DR
OH4-7133
COLUMBUS, OH 43219

CHASE RECORDS CENTER**
ATTN: CORRESPONDENCE MAIL
MAIL CODE LA4-5555
700 KANSAS LN
MONROE, LA 71203

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

11/13/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee